

FIGURE 1A

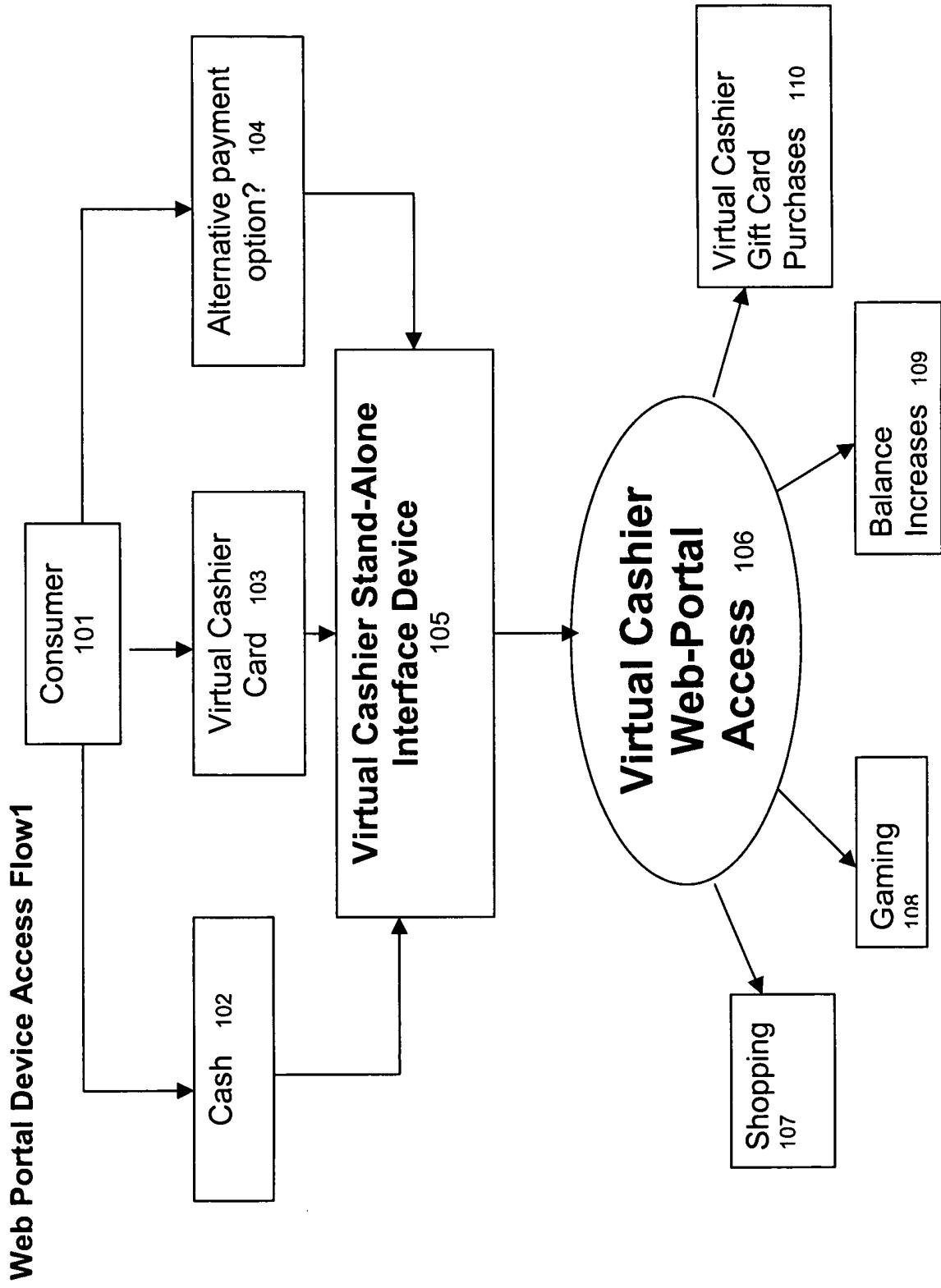


FIGURE 1B

WEB PORTAL FLOW 1

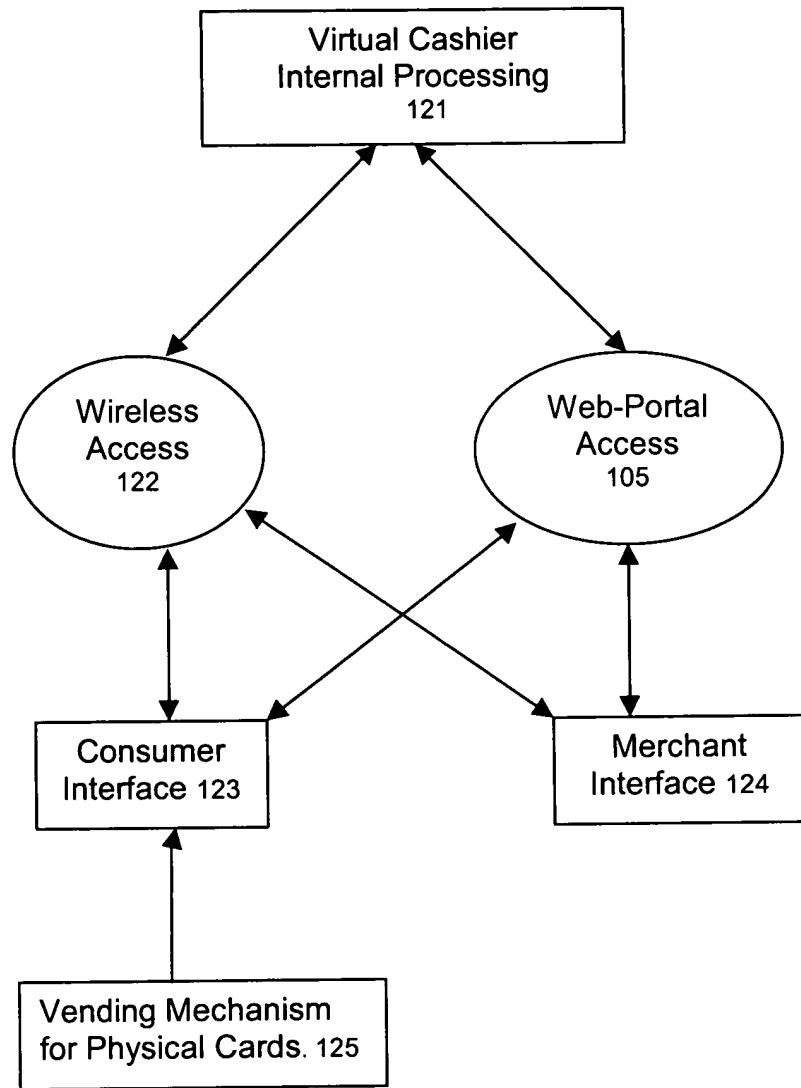


FIGURE 2A

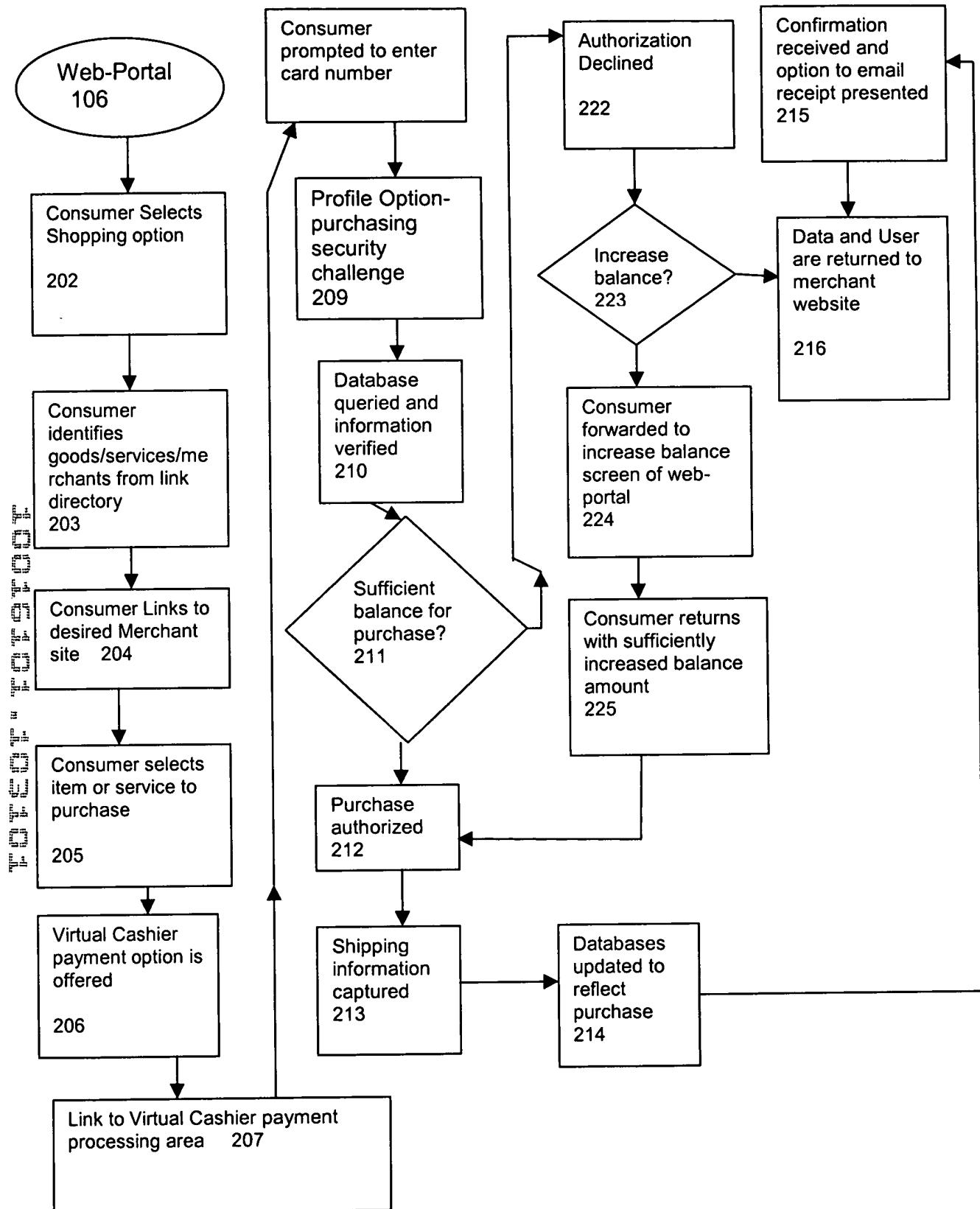


FIGURE 2B

Web Portal Device Shopping Option Flow

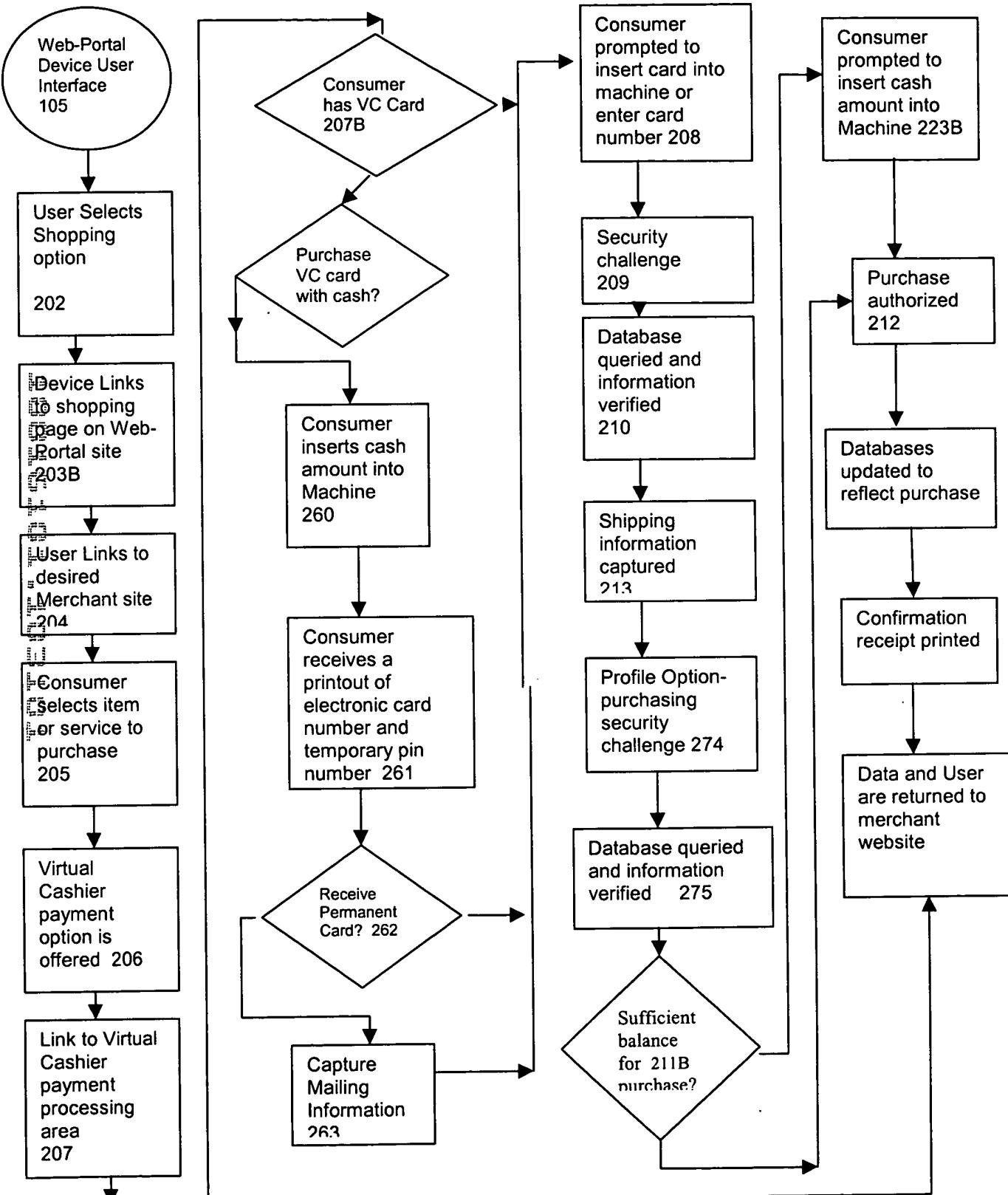


FIGURE 3

Web Portal Consumer Access Flow1

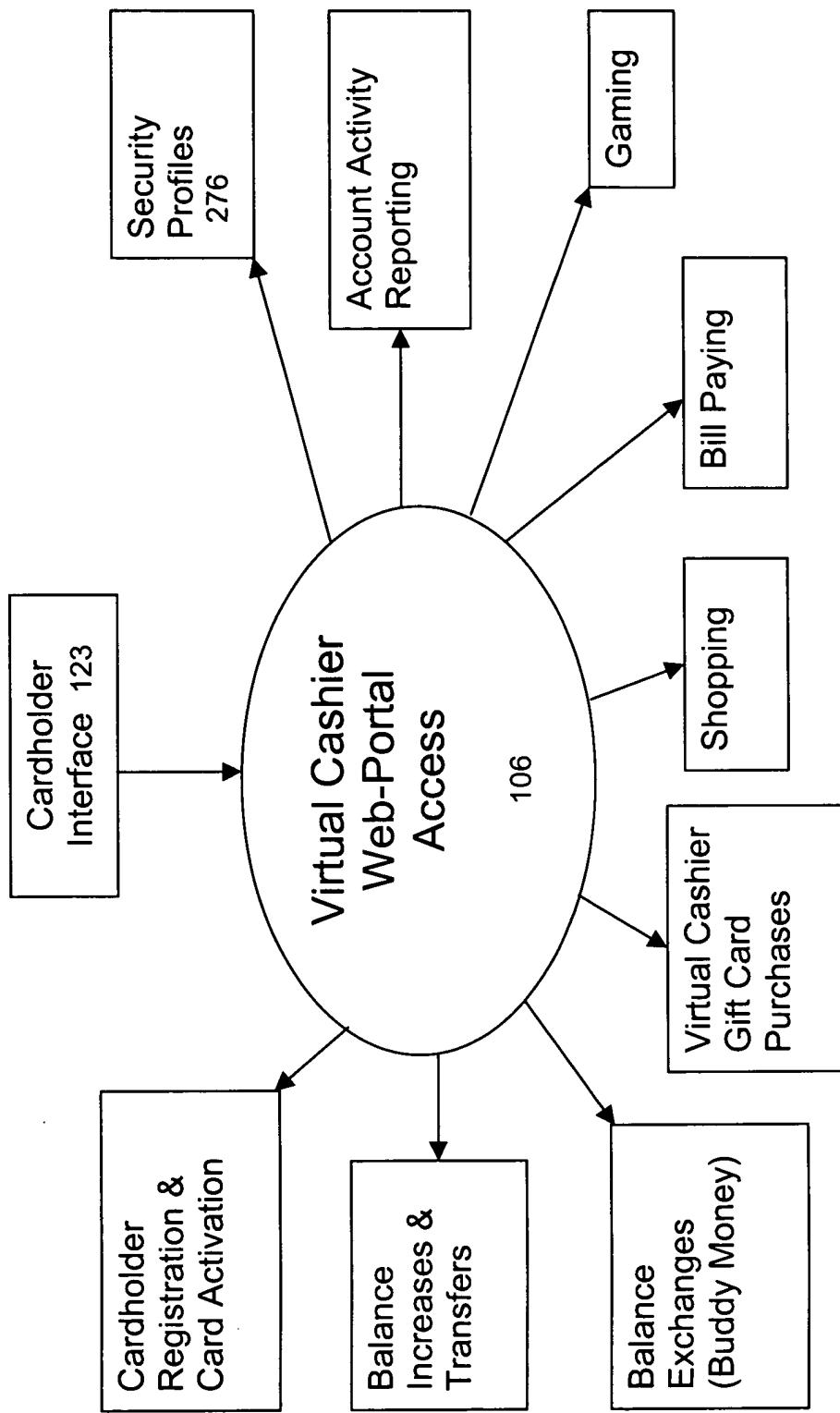
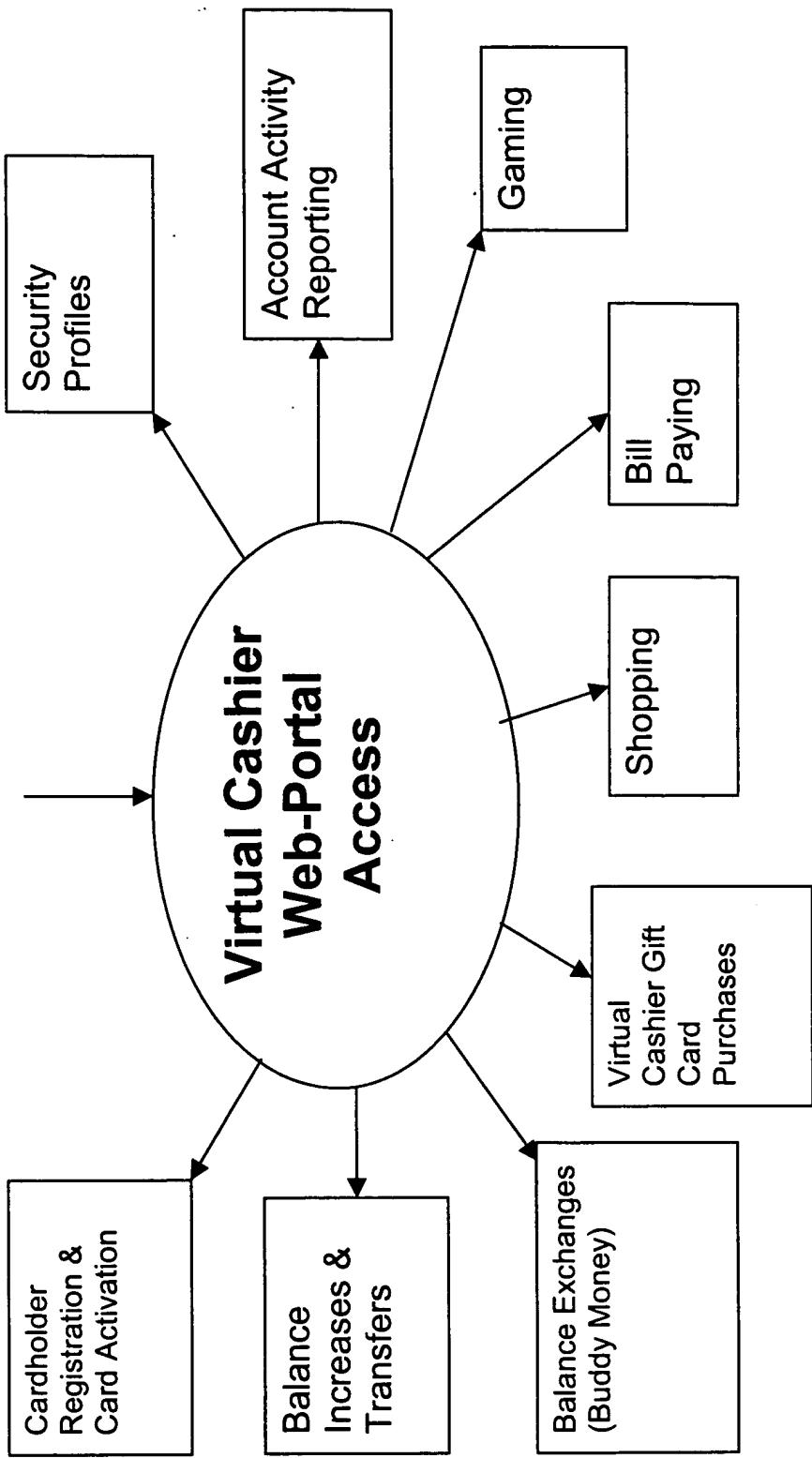
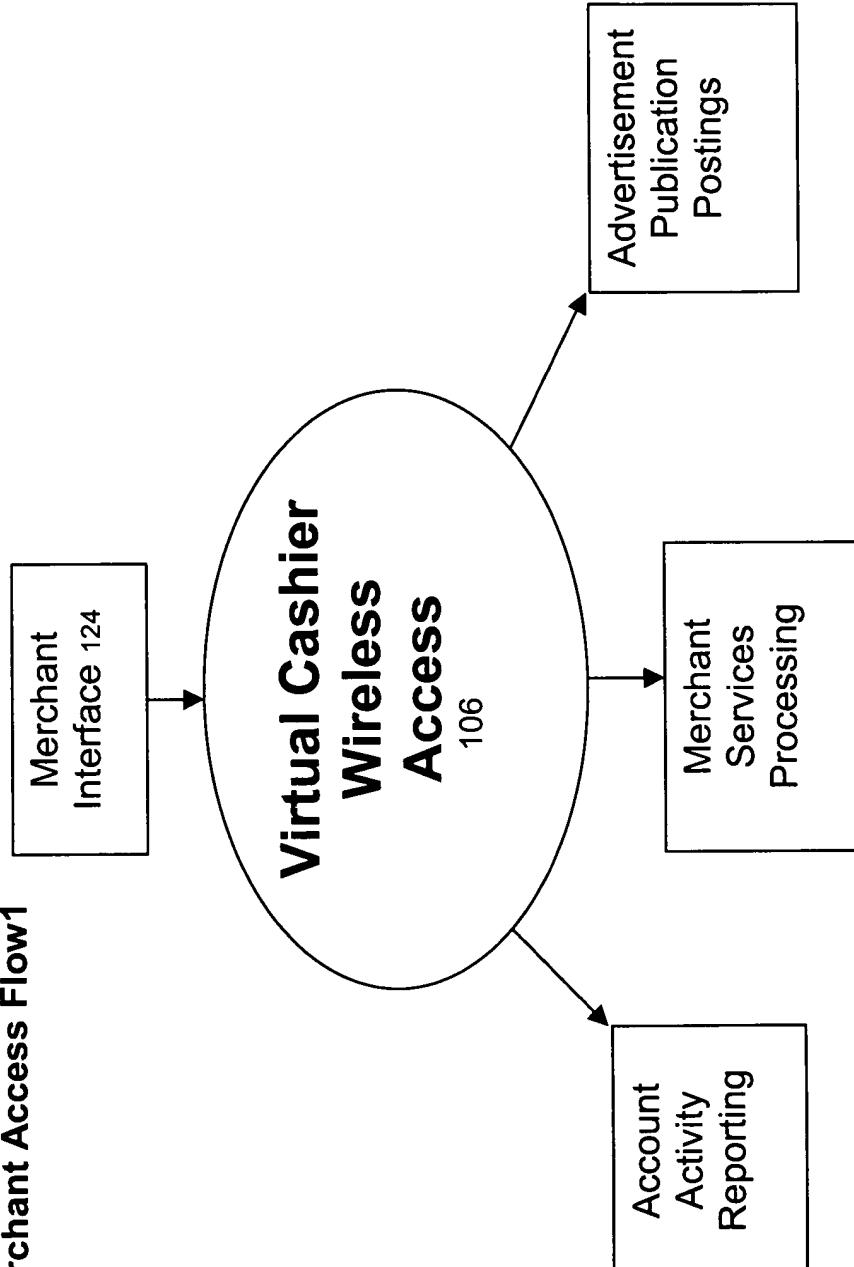


FIGURE 4
Web Portal Consumer Access Flow1



Wireless Merchant Access Flow1

FIGURE 5



Wireless Merchant Access Flow1

FIGURE 6

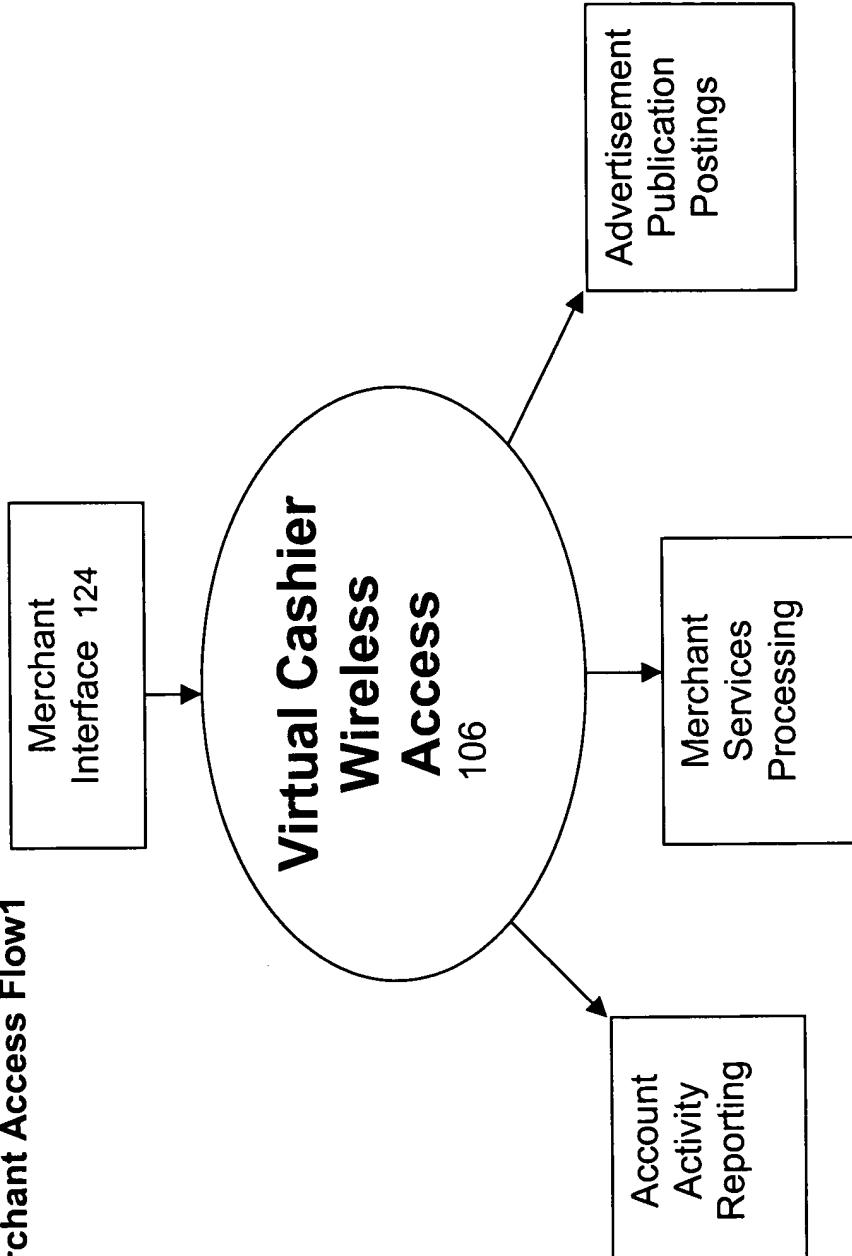


FIGURE 7

Wireless Merchant Service Flow - Check

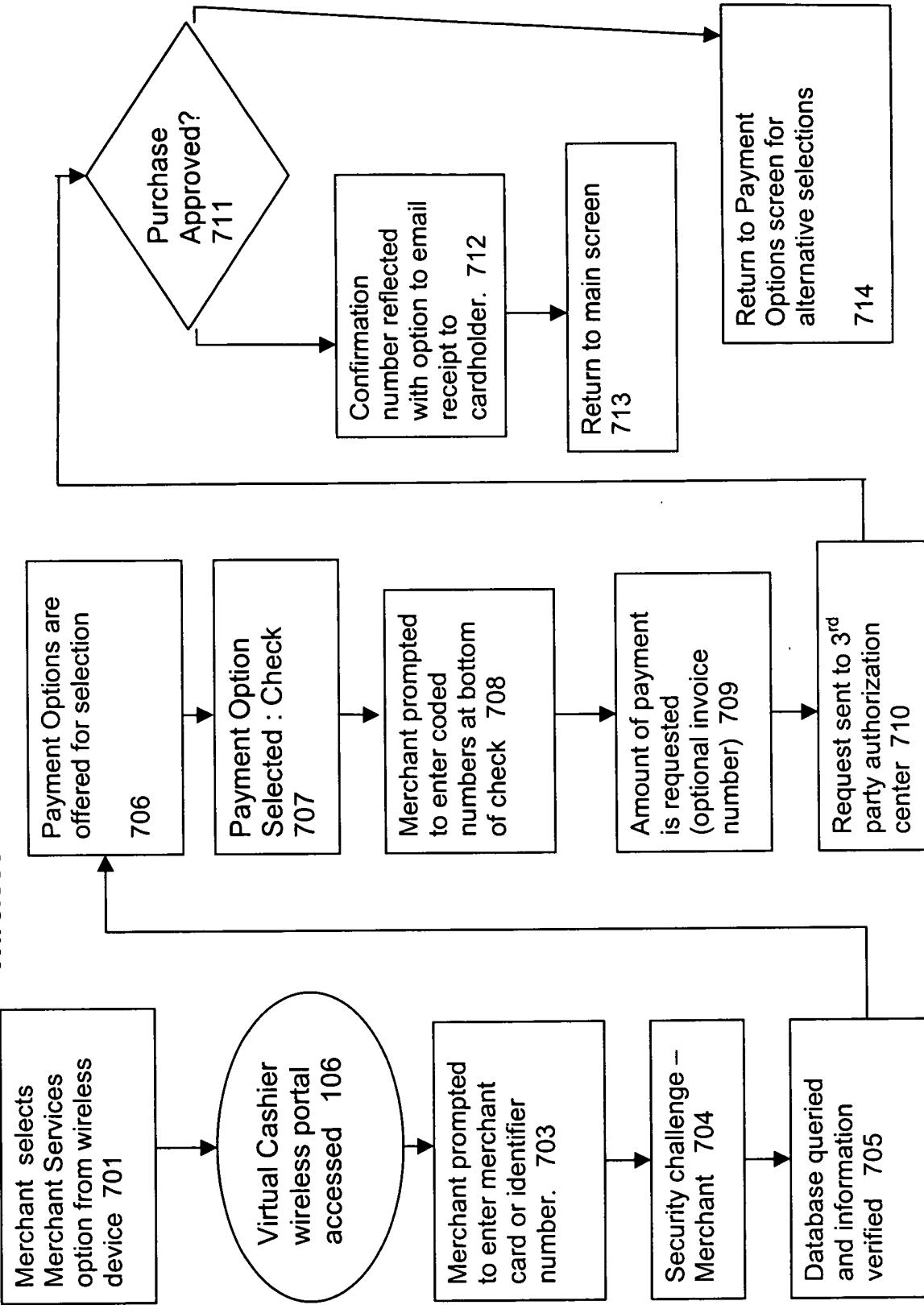


FIGURE 8

Wireless Merchant Service Flow - Credit Card

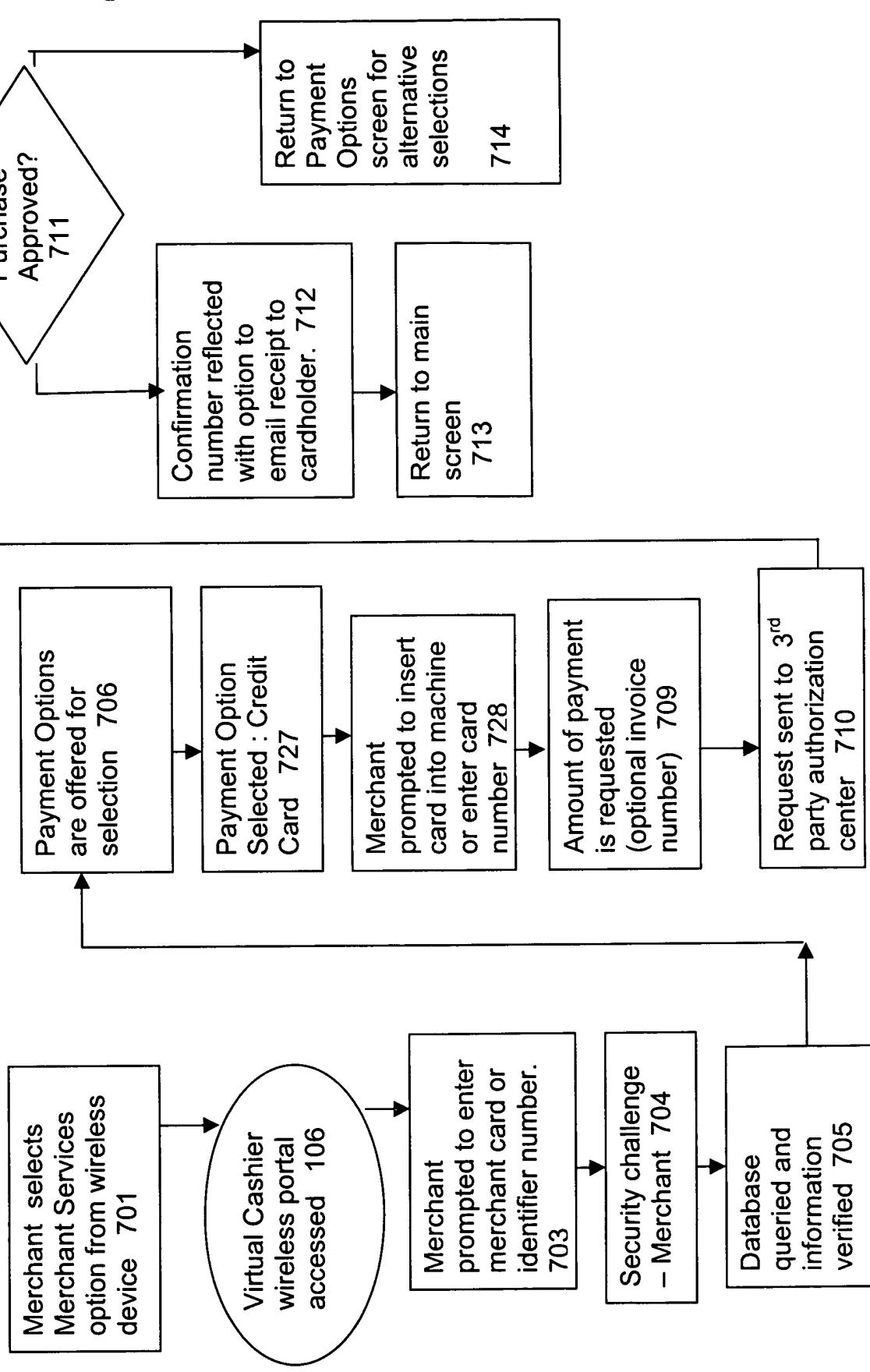


FIGURE 9

Wireless Merchant Service Flow - Debit

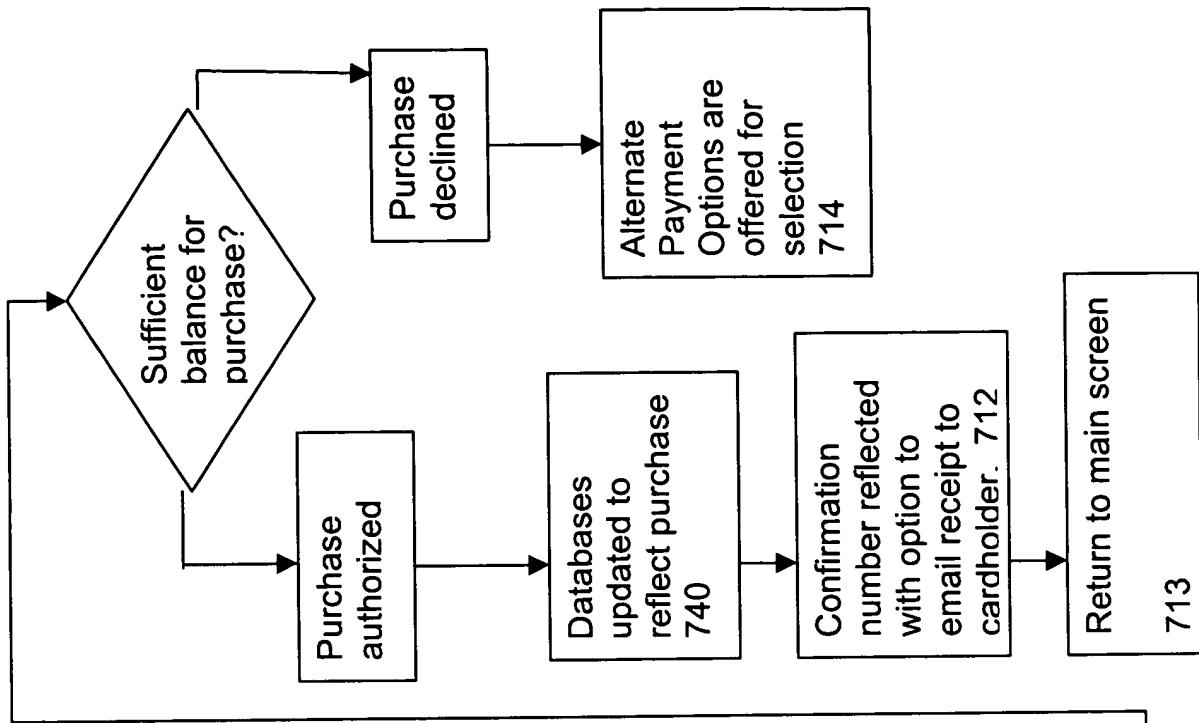
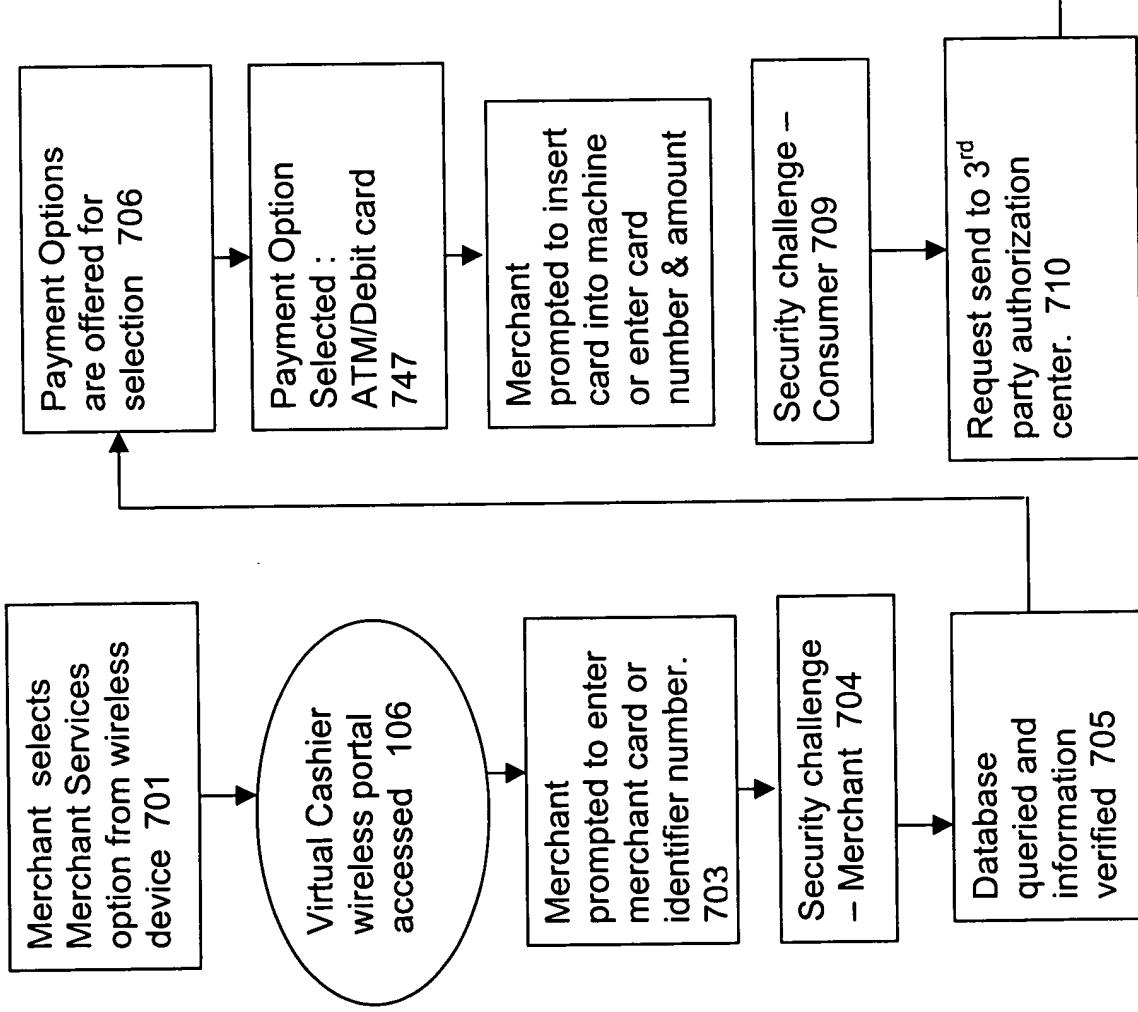
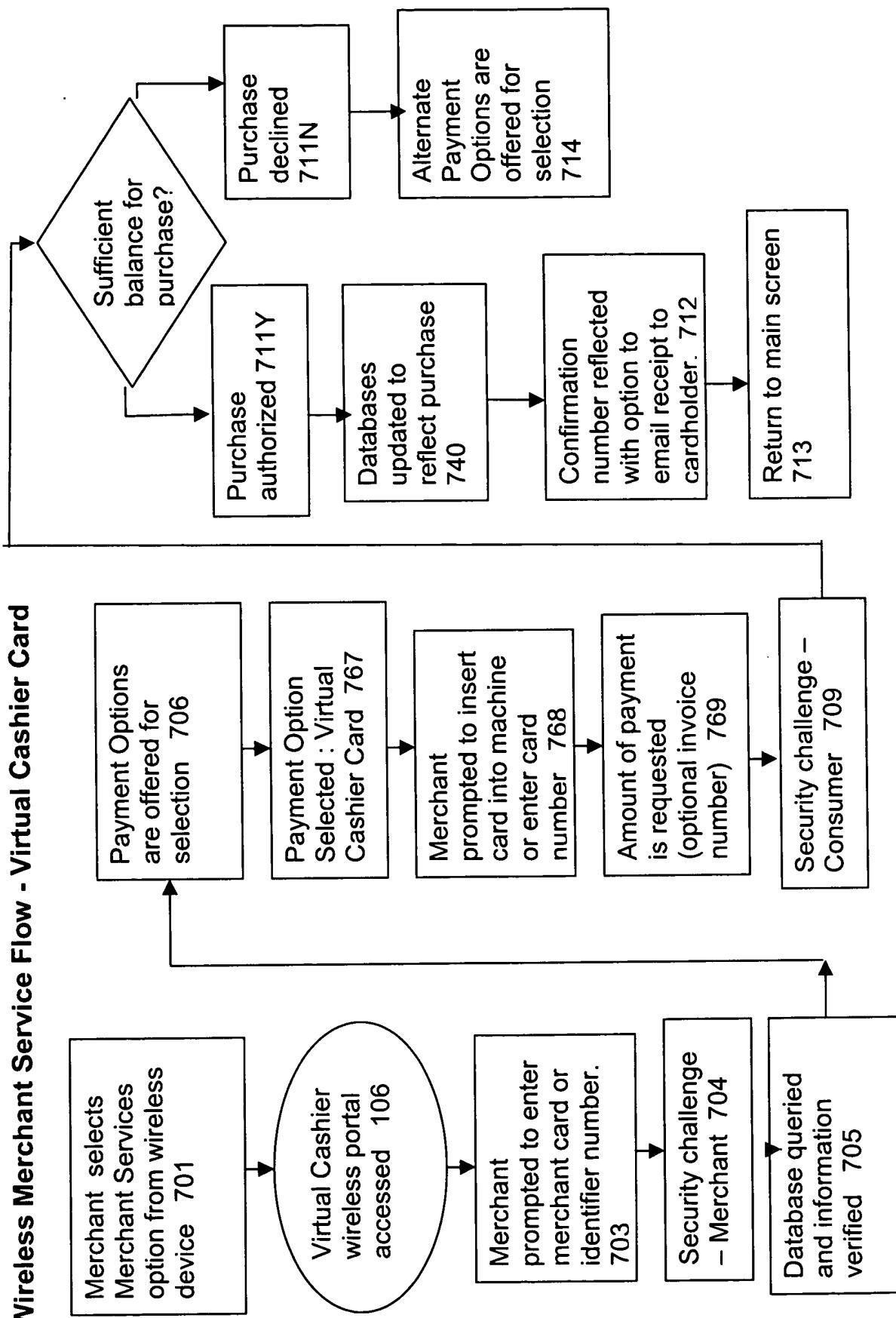


FIGURE 10

Wireless Merchant Service Flow - Virtual Cashier Card



Consumer Bill Payments

FIGURE 12

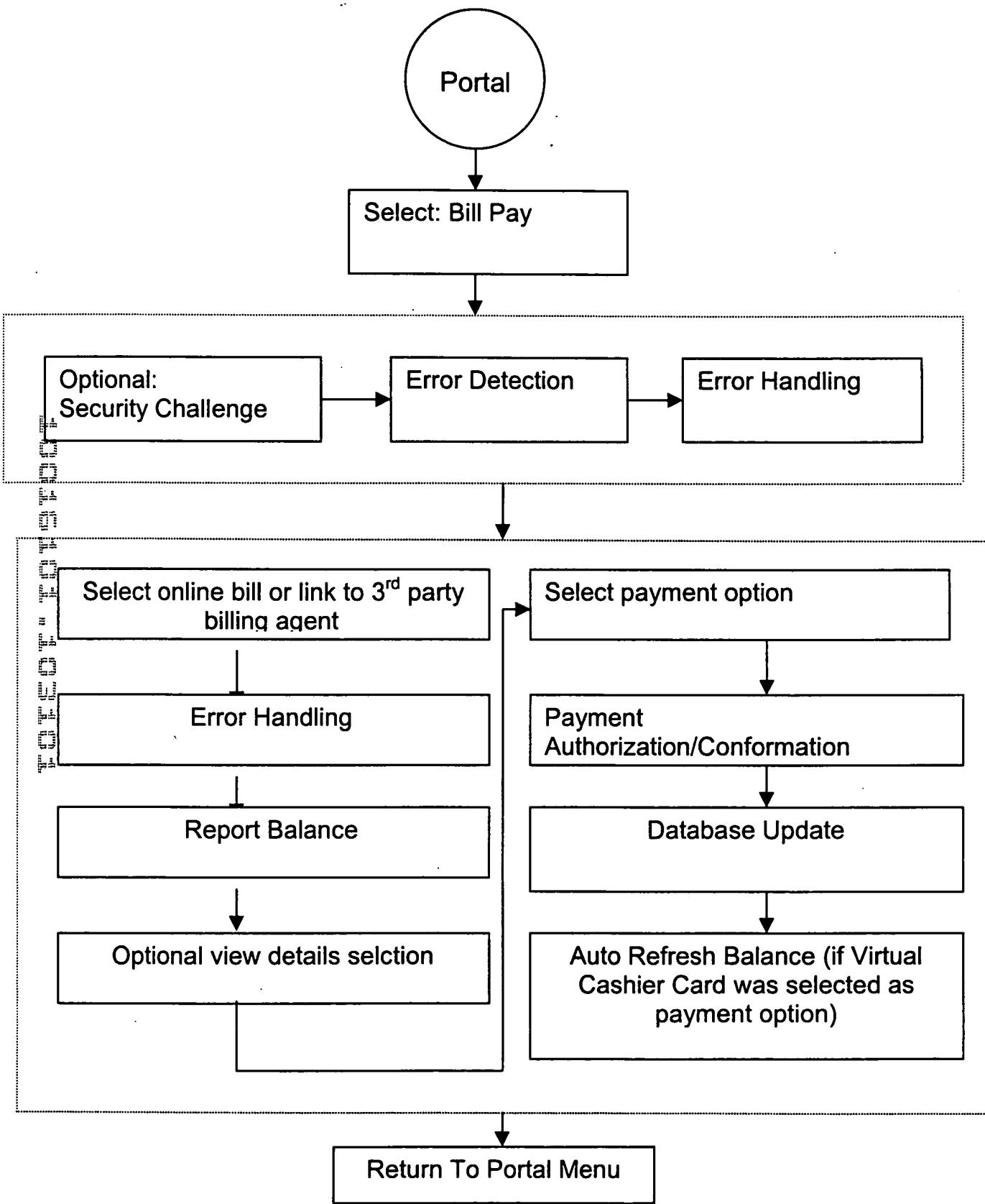


FIGURE 13

Consumer Card Balance Increase

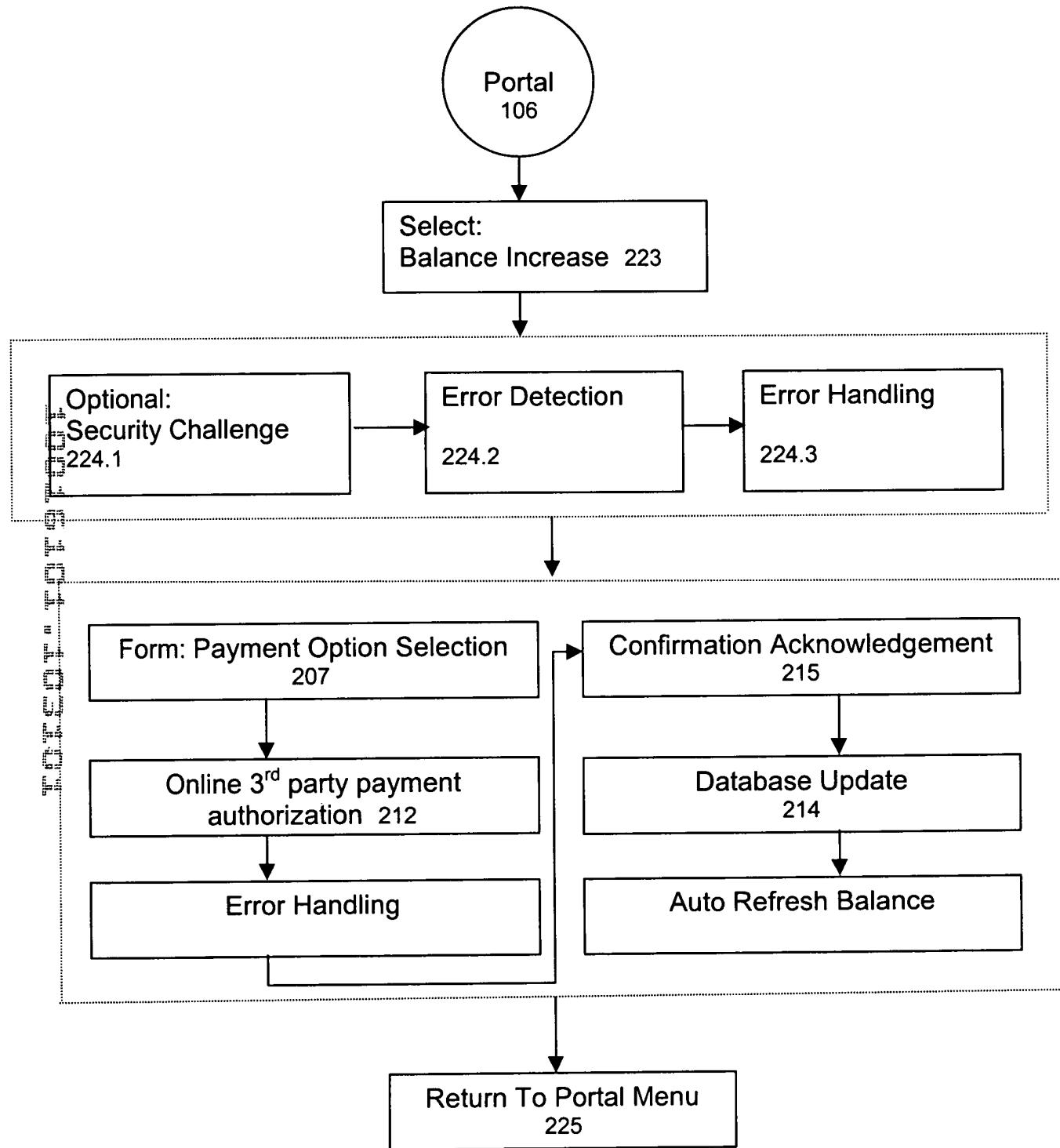


FIGURE 14

Consumer Card Balance Transfers

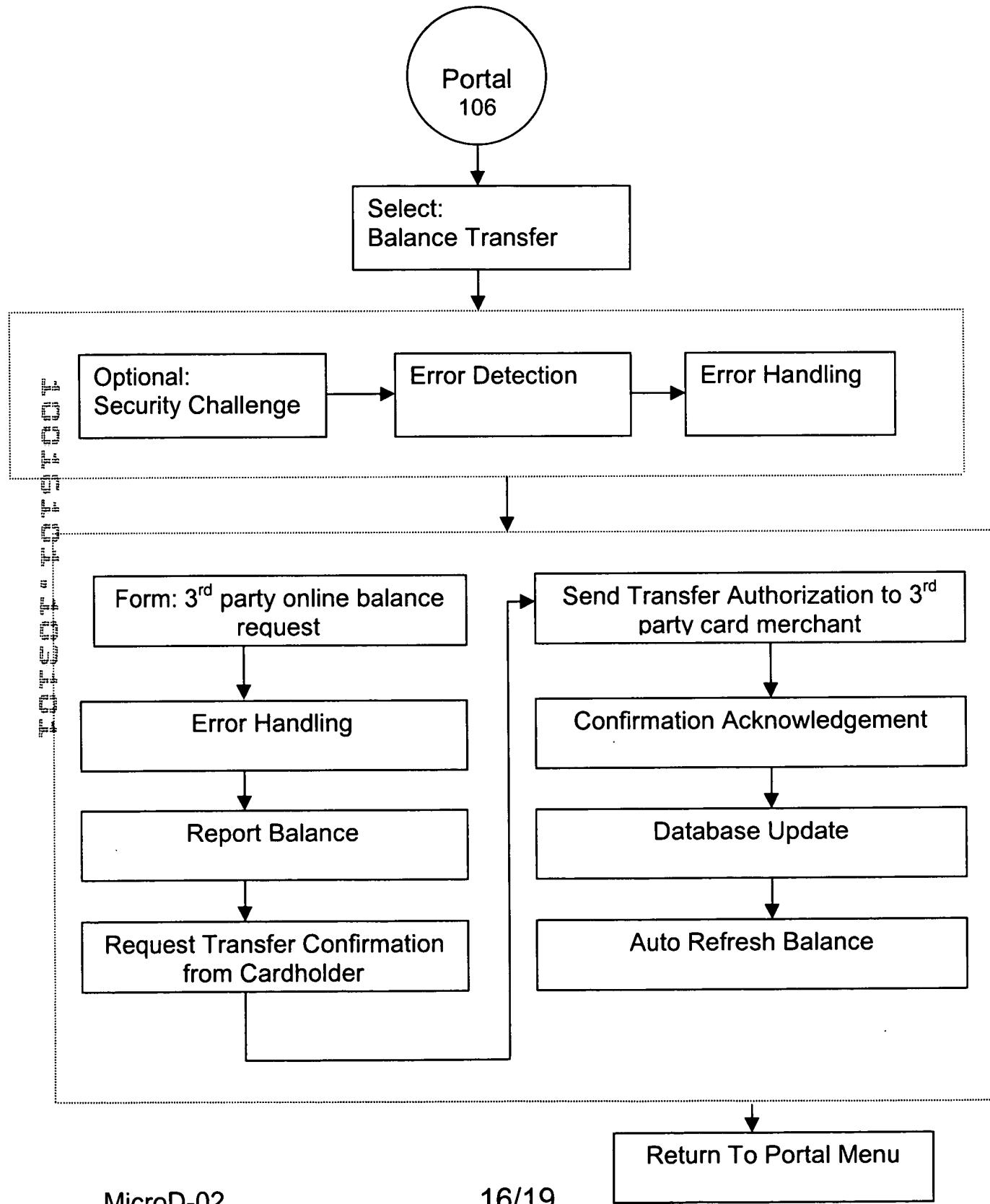
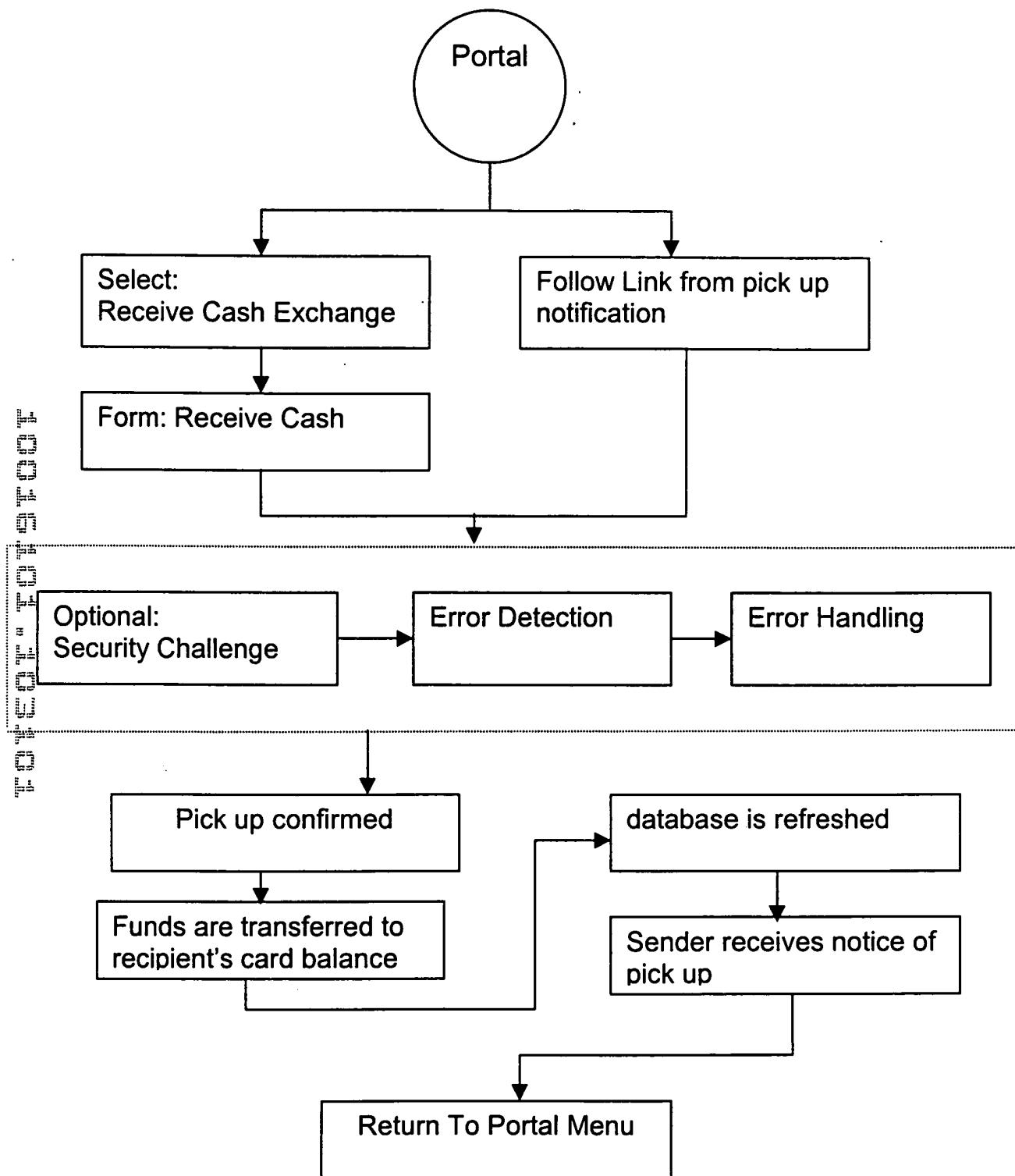


FIGURE 15

Buddy Money - Receive



Account Reporting.doc

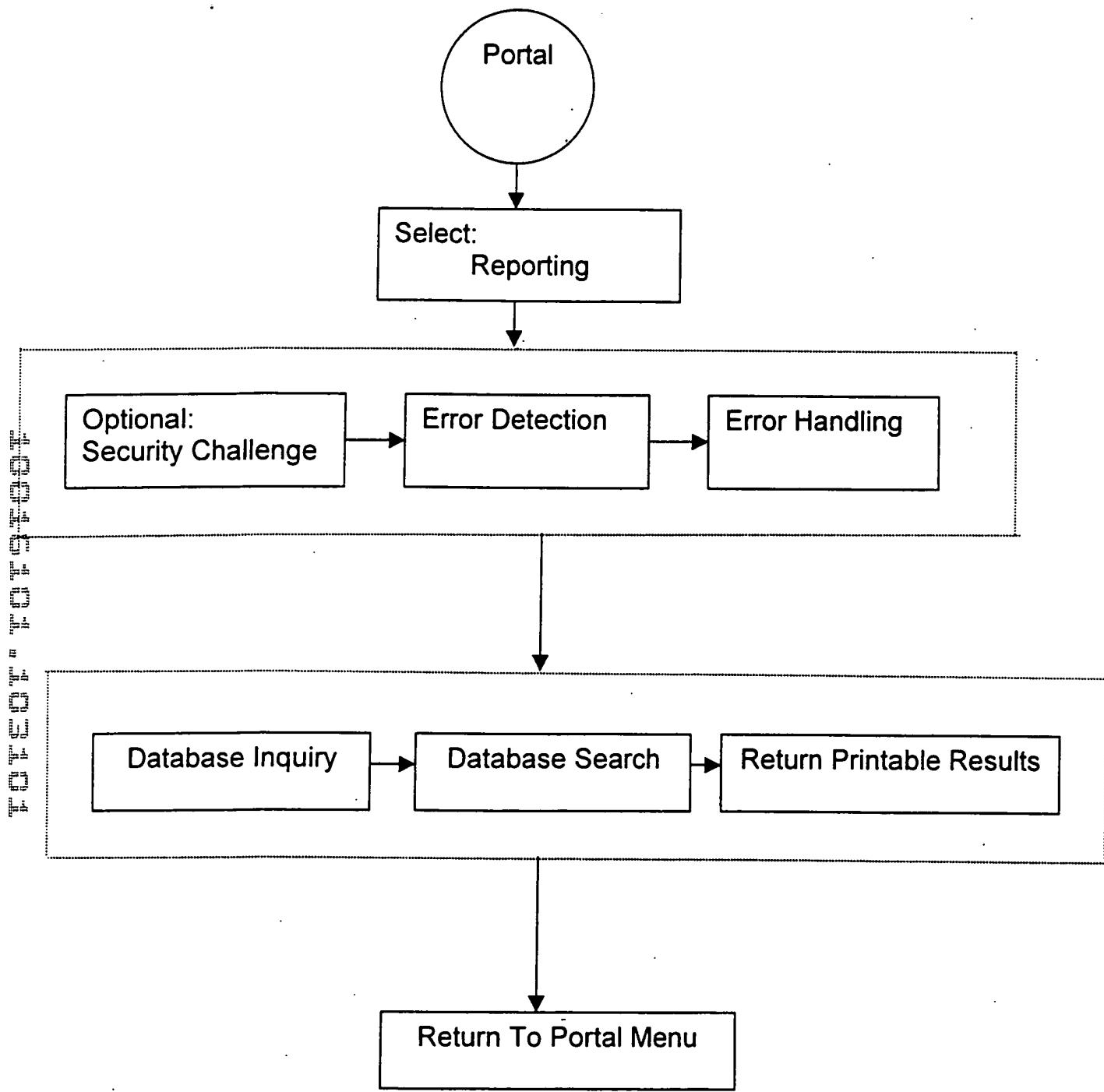


FIGURE 11

FIGURE 17

Buddy Money - Send

